Lender Case No. 2039495466 Page # 1 of 32

# Case 17-00297-mdc Doc 4-1 Silage at 1/03/17 09:40:26 Desc

			<u> </u>					
Borrower/Client	Erin M. Kocotis	Exnibit A	Page 1 of 32					
Property Address	4221 Fairdale Rd							
City	Philadelphia	County	Philadelphia	State	PA	Zip Code	19154	
Lender	ORSS							



## **Subject Front**

4221 Fairdale Rd Sales Price 1,307 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 2439 sf Site Q4 Quality 60 Age



**Subject Rear** 



**Subject Street** 

Lender Case No. 2039495466 Page # 2 of 32

# Case 17-00297-mdc Doc 4-1 Silage at 1/03/17 09:40:26 Desc

			D 0 (00					
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## **Subject Front**

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## **Subject Rear**



## **Subject Street**

## Case 17-00297-mdc Doc 4-1 Filed 11/03/17 Entered 11/03/17 09:40:26 Unitem Residential Appraisal Report File# 2039495466 Desc

The purpose	of this sumn	nary appraisal re		ovide the lender/cl									
Property Address	4221	Fairdale Rd				City Philadelp	hia			State	PA	Zip Code 1 c	154
	in M. Koco			Owner of	Public Record	Erin M. Koco				County		delphia	104
Legal Description		ment#508996	N3			LIII W. ROCO	110				1 mac	acipi iia	
Assessor's Parce		2580	00			Tax Year 2017				R.E. Tax	es\$ 2	,349	
Neighborhood Na	001	Ibrook				Map Reference	3796	34		Census		362.03	
Occupant 🔀	Owner		cant	Special A	ssessments \$	0	0100	PUD	HOA \$			per year	per month
Property Rights A		Fee Simple	Leasehol	d Other (d	escribe)								
Assignment Type	Pu	rchase Transaction	Refina	nce Transaction	Other (des	scribe) ascertai	n ma	arket value					
Lender/Client	ORSS			Addre		uooo.tu.			ange (	A 928	868		
Is the subject pro		fered for sale or has it	been offered for sal	e in the twelve months			n, ou	110 200, 01	ungo , c	,		res 🗙 No	
Report data source	e(s) used, offerin	g price(s), and date(s)		Trend Pub	lic Records.	10.21.2017							
					,								
l did	did not analyz	e the contract for sale	for the subject pure	hase transaction. Expla	in the results of the	analysis of the contract for	r sale or	r why the analysis	was not				
performed.													
Contract Price \$		Date of Con	tract	Is the p	roperty seller the ow	ner of public record?		Yes	No I	Data Sourc	ce(s)		
Is there any finan	cial assistance (lo	an charges, sale cond	essions, gift or dov	npayment assistance,	etc.) to be paid by a	ny party on behalf of the b	orrower'	?				Y6	s No
If Yes, report the t	total dollar amoun	t and describe the iter	ns to be paid.										
Note: Race and t	the racial compo	sition of the neighbo	hood are not app	aisal factors.									
	Neighborho	od Characteristics			One-Unit	Housing Trends			One-	Unit Hous	sing	Present L	and Use %
Location	Urban	Suburban	Rural	Property Values	Increasing	Stable Stable		Declining	PRICE		AGE	One-Unit	90 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage	In Balance		Over Supply	\$ (000)		(yrs)	2-4 Unit	%
Growth	Rapid	Stable [	Slow	Marketing Time	Under 3 mths	3-6 mths		Over 6 mths	61	Low	25	Multi-Family	%
Neighborhood Bo	undaries	Woodhave	n Rd. to eas	t, Woodhhave	n Rd. to nort	h, Knight Rd. to	west,	, 95 to	449	High	125	Commercial	10 %
south									203	Pred.	45	Other	%
Neighborhood De	scription	The subject	t has averag	e access to hi	ghways, em	ployment, house	s of v	worship, re	tail, scho	ools, a	nd recre	eation facili	ties.
One Unit H	lousing is f												
Market Conditions	s (including suppo	ort for the above concl	usions)	Per a	n analysis of	Trend market s	statist	tics for the	subject's	s com	munity a	and estimat	ed
range over	the prior 1	2 months, ave	rage sale a	nd list price ha	ve been stat	ole as has the nu	ımbe	r of sales a	ınd listin	gs.			
		6.16			2439 sf	Sha	<sup>ipe</sup> r	ectangular		1	View N:	Res:	
		RSA4		Zonina				Cotarigatar					
Zoning Compliana		_									,	,	
				fathered Use)	No Zoning	Illegal (describe		ily allowed			,	•	
				fathered Use)	No Zoning	Illegal (describe		ily allowed	Yes	No I	,	be	
Is the highest and	l best use of subje	ect property as improv		fathered Use) per plans and specifica	No Zoning tions) the present u	I Illegal (describe	e)	ily allowed		No I	,		
Is the highest and	Public Othe	ect property as improv	ed (or as proposed	fathered Use) per plans and specifica Pu	No Zoning trions) the present u	I Illegal (describe	9)	ily allowed  Off-site Improver	ments - Type	No I	,	Public	Private
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Is the highest and Utilities Electricity Gas FEMA Special Flo	Public Other	ect property as improver (describe)	ed (or as proposed	per plans and specifica  Pu  Water  Sanitary Sewer  MA Flood Zone	No Zoning	I Illegal (describe se? cribe)	9)	Off-site Improven Street macci	nents - Type adam		lf No, descri	Public	
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There are 6 comparable	properties	curren	ntly of	ffered	for sale	in	the subject	neighborhoo	d rangi	ing in	price	from \$ 1	17,000		to \$	152	2,000	
There are 51 comparable	sales in	the s	subject	neighbo	orhood v	within 1	the past t	welve month	s rangin	ıg in s	ale prio	ce from \$	117,00	0	t	-	52,000	
FEATURE	SI	UBJECT			CO	MPARAE	BLE SALE # 1			COM	//PARABI	LE SALE # 2	,	Ť	COI		LE SALE # 3	
Address 4221 Fairdale Rd				4215	Fairda	ale Ro	d		4230	Whitir	na Rd			4165	Farmo	dale F	βd	
Philadelphia, PA				1			. 19154		1		•	19154		1			19154	
Proximity to Subject	19134				miles		19154			miles E		13134			miles		13134	
Sale Price	\$			0.02	IIIIES	INVV	\$	447.000		iiiies i		\$	440.000	0.04	IIIIes	INVV	\$	450,000
Sale Price/Gross Liv. Area	\$		sq.ft.	s		2 00 ft		117,000	_	100 ==	. oo f	Ψ	142,000			00 ft	Ψ	152,000
	٠		Sq.ii.	_		3 sq.ft.	•			109.57					117.28			
Data Source(s)							)017;DOI					208;DON					320;DON	
Verification Source(s)							Realty R					Realty Re					Realty Re	
VALUE ADJUSTMENTS	DES	CRIPTION	1	D	ESCRIPTIO	ON	+(-)\$	Adjustment	DI	ESCRIPTIO	N	+(-) \$ Ac	djustment	DI	SCRIPTIC	N	+(-) \$ Ac	ljustment
Sales or Financing				ArmL	_th				ArmL	.th				ArmL	.th			
Concessions				Cash	1;0				Conv	r;0				FHA;	9120			-9,120
Date of Sale/Time				s03/1	17;c01	/17				7;c01/	/17				7;c01	/17		
Location	N;Res			N;Re					N;Re					N;Re				
Leasehold/Fee Simple	Fee Si	,			Simple					Simple					Simple			
Site	2439 s					,			1794					2765				0
View				2736									U					U
Design (Style)	N;Res			N;Re			-		N;Re					N;Re				
- 1 - 1	AT2;ro	W		AT2;	row		-		AT2;ı	row				AT2;	OW			
Quality of Construction	Q4			Q4					Q4					Q3				-2,500
Actual Age	60			60					43				-1,700	53				0
Condition	C5			C5					C4				-10,000	C4				-10,000
Above Grade	Total E	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	6	3	1.0	6	3	1.0			6	3	1.0			6	3	1.0		
Gross Living Area		1.307	sq.ft.		1.296			0		1.296			0		1.296			0
Basement & Finished		,		6400	,					,					,			
Rooms Below Grade	645sf1			1	f648sf			-1,816	1					1	f648sf			-1,816
	Orr1br0	J. 10a0	JO		r0.1ba	4U0		0		r0.1ba	100		0		r0.1ba	100		0
Functional Utility	avg			avg					avg					avg				
Heating/Cooling	cac			cac					cac					cac				
Energy Efficient Items	none			none					none					none				
Garage/Carport	2dw			2dw					2dw					2dw				
Porch/Patio/Deck	patio			patio	/prch			-1,000	patio					porch	1			0
					•			, i										
Net Adjustment (Total)					+ 5	<b>X</b> -	1.	-2,816		+ 5	₹ -	\$	11 700		+ 5	₹ -	\$	22.426
Not Adjustition (Total)					]		1 2		1 1 1	· ·	\	Ψ	-11,700				Ψ	-23,436
Adjusted Cale Drice							\$	-2,010						Mot Adi				
Adjusted Sale Price				Net Adj.	ar.	2.4 %	,	,	Net Adj.		8.2 %			Net Adj.		15.4 %		
of Comparables				Gross A		2.4 % 2.4 %	\$	114,184	Net Adj.	dj.		\$	130,300			15.4 %	\$	128,564
1 '	ale or trans	fer history	y of the	Gross A		2.4 % 2.4 %	\$	114,184	Net Adj.	dj.	8.2 %	\$	130,300			15.4 %	\$	128,564
of Comparables	sale or trans	fer history	y of the	Gross A		2.4 % 2.4 %	\$	114,184	Net Adj.	dj.	8.2 %	\$	130,300			15.4 %	\$	128,564
of Comparables	sale or trans	fer history	y of the	Gross A		2.4 % 2.4 %	\$	114,184	Net Adj.	dj.	8.2 %	\$	130,300			15.4 %	\$	128,564
of Comparables  I  did  did not research the s				Gross A subject p	property ar	2.4 % 2.4 % nd compa	\$ arable sales. It	114,184	Net Adj. Gross A		8.2 % 8.2 %		130,300			15.4 %	\$	128,564
of Comparables  I  did  did not research the s	ot reveal any	y prior sal		Gross A subject p	property ar	2.4 % 2.4 % nd compa	\$ arable sales. It	114,184 not, explain	Net Adj. Gross A		8.2 % 8.2 %		130,300			15.4 %	\$	128,564
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Case 17-00297-mdc Doc 4-1 11/03/17 Entered 11/03/17 09:40:26 dential Appraisal Report Desc COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value is estimated at 36% of estimated REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE 45,000 DWELLING 1,307 Sq.Ft. @\$ Source of cost data =\$ Marshall Valuation Co. 125.00 163,375 645 Sq.Ft.@\$ Quality rating from cost service Effective date of cost data =\$ avg 35.00 22,575 Comments on Cost Approach (gross living area calculations, depreciation, etc.) =\$ Garage/Carport 0 Sq.Ft.@\$ =\$ Site value is more than 30% of estimated value, due to improvements Total Estimate of Cost-New =\$ depreciating but this is not atypical in this community and does not 185,950 Less Physical Functional External negatively impact value. Age life method utilized to estimated all forms Depreciation =\$( of depreciation. A lump sum has been added to physical depreciation 111,325 111,325) Depreciated Cost of Improvements =\$ for deferred maintenance. 74,625 "As-is" Value of Site Improvements =\$ 5,000 30 Years INDICATED VALUE BY COST APPROACH Estimated Remaining Economic Life (HUD and VA only) =\$ 124,625 INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Rent \$ X Gross Rent Multiplier Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Data source(s) Was the project created by the conversion of existing building(s) into a PUD? No If Yes, date of conversion. Does the project contain any multi-dwelling units? No Data Source Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

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Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied regarding this determination
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 4 of 6 Fannie Mae Form 1004 March 2005 Case 17-00297-mdc Doc 4-1 Filed 11/03/17 Entered 11/03/17 09:40:26 h has idential Appraisal Report File# 2039495466 Desc

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 5 of 6

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any depart agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media),
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, conclusions, and the appraiser's certification. statements.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Fred M.Taylor	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature I / lea / autor	Signature
Name Fred M. Taylor	Name
Company Name Taylor Valuation Co.	Company Name
Company Address 134 Avondale Ave.	Company Address
Haddonfield, NJ 08033	
Telephone Number 856-281-5353	Telephone Number
Email Address ftaylor@taylorvaluationcompany.com	Email Address
Date of Signature and Report 10/25/2017	Date of Signature
Effective Date of Appraisal 10/21/2017	State Certification #
State Certification # GA001739R	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State PA	
Expiration Date of Certification or License 06/30/2019	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
4221 Fairdale Rd	Did inspect exterior of subject property from street
Philadelphia, PA 19154	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 125,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Independent Settlement Services	COMPARABLE SALES
Company Name ORSS	COMPANABLE SALES
Company Address 500 City Parkway West, Suite 200, Orange ,	Did not inspect exterior of comparable sales from street
CA 92868	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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City	Philadelphia	County	Philadelphia	State	PA	Zip Code	19154	
Lender	ORSS							





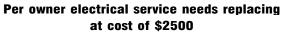
**Driveway** Patio





Rear yard cac







**Rear Slate needs resetting** 

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front steps need repair

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Lender	OPSS							







Foyer/entrance

Kitchen

Kitchen alternate view







Kitchen/Broken Cabinet

**Dining Area** 

**Living Room** 







Bed 1

Apparent Leak/Ceiling Stain

Second floor windows bad







Bed 2

**Full Bath** 

Bed 3







**Smoke Detector** 

Missing Closet Door in Bed

**Paint needed** 

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Missing closet door in bed

**Drywall damage** 





Paint

Tile flooring repair



Flooring repair



**Paint** 

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Paint needed

Half bath in basement tile





**Drywall repair** 

Laundry in basement



Heater



**Hot water** 

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**Unfinished Basement area** 





Finish room in basement/10x10/no heat/drywall/laminate

scuttle





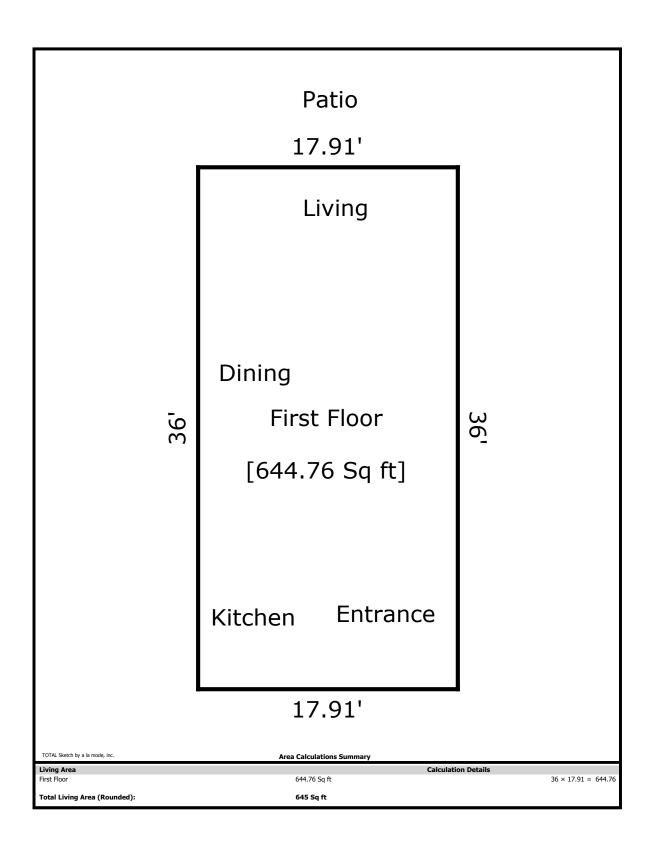
Stairs needs refinishing

fha vents

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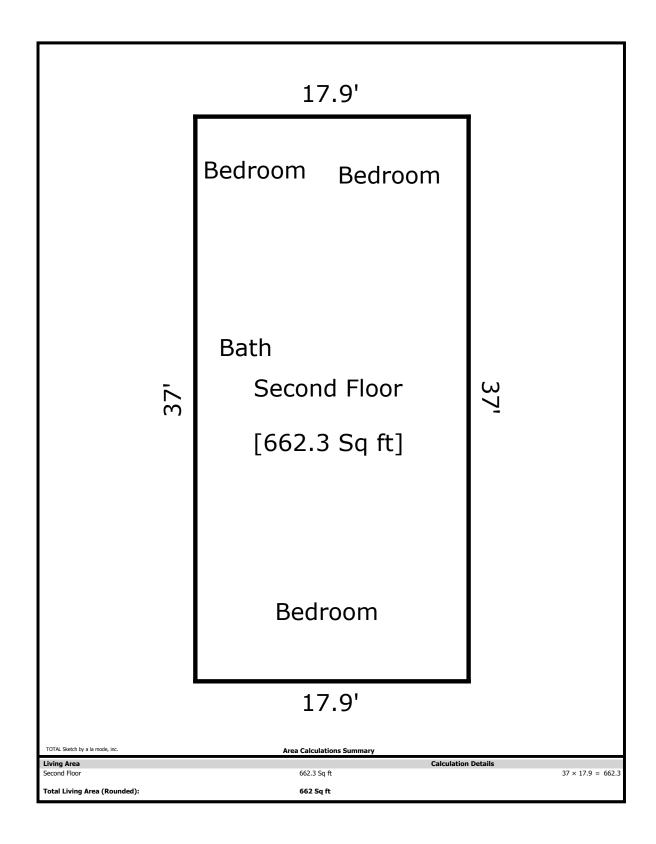
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Borrower/Client	Erin M. Kocotis	Exhibit A	Page 15 of 32					
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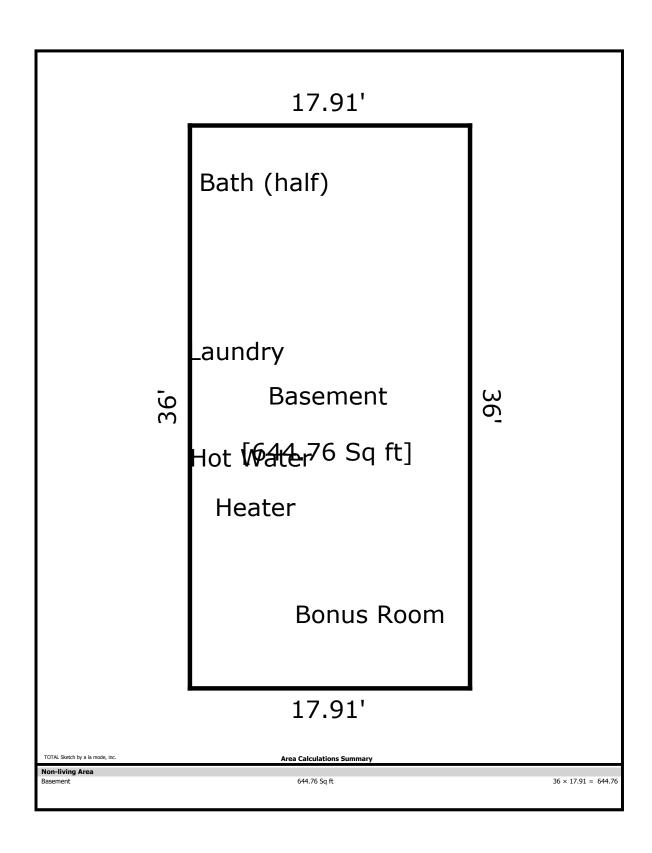
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Borrower/Client	Erin M. Kocotis	Exnibit A	Page 16 of 32					
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## Comparable 1

4215 Fairdale Rd

Prox. to Subject 0.02 miles NW Sale Price 117,000 Gross Living Area 1,296 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 N;Res; Location N;Res; View 2736 sf Site Q4 Quality Age 60



## Comparable 2

4230 Whiting Rd

0.13 miles E Prox. to Subject Sale Price 142,000 Gross Living Area 1,296 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 1794 sf Quality Q4 Age 43



## Comparable 3

4165 Farmdale Rd

Prox. to Subject 0.04 miles NW Sale Price 152,000 Gross Living Area 1,296 Total Rooms 6 **Total Bedrooms** 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 2765 sf Q3 Quality Age 53

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### Comparable 4

4115 Whiting Rd

Prox. to Subject 0.17 miles NW Sale Price 147,900 Gross Living Area 1,296 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 N;Res; Location N;Res; View 2633 sf Site Q4 Quality Age 44



## Comparable 5

12213 Barbary Rd

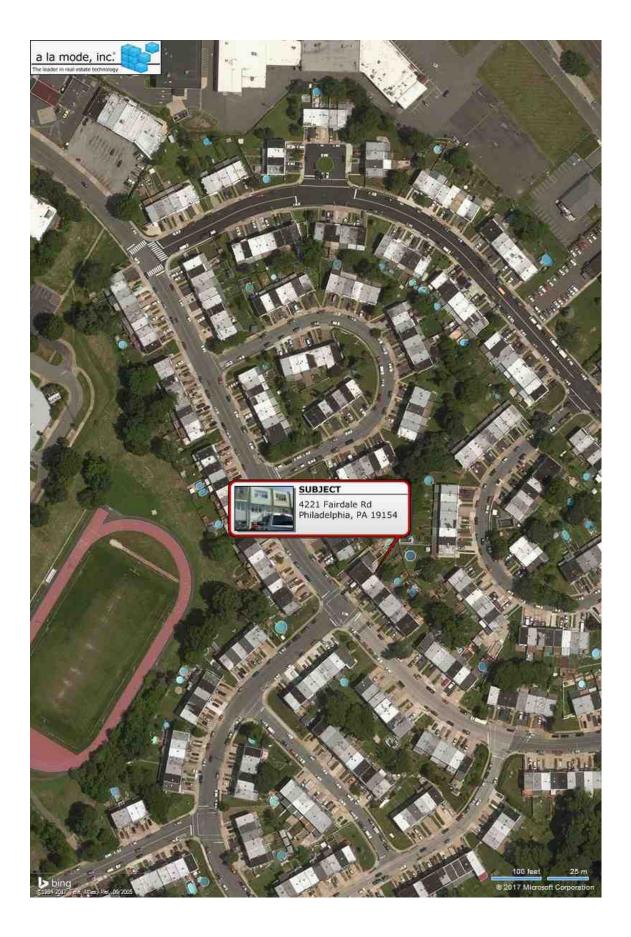
Prox. to Subject 1.35 miles NW Sale Price 135,000 Gross Living Area 1,332 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 2016 sf Quality Q4 Age 51

## Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

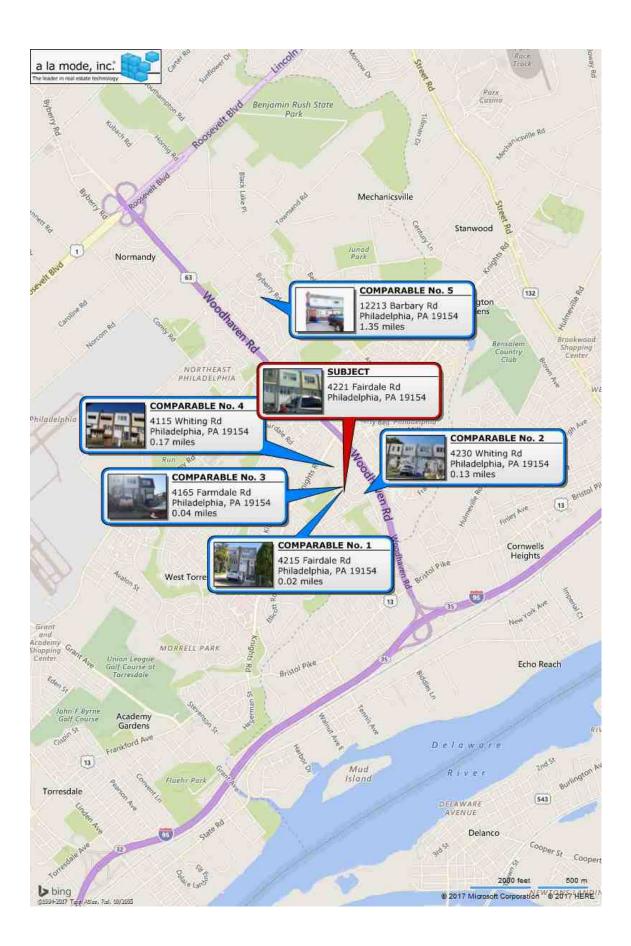
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Borrower/Client	Erin M. Kocotis							
Property Address	4221 Fairdale Rd							
City	Philadelphia	County	Philadelphia	State	PA	Zip Code	19154	
Lender	ORSS							

#### 90 DAY VALUE

The estimated 90 day value is \$120,000.

#### LEAD BASED PAINT

As the subject is constructed prior to 1978, it may include lead based paint. The lead based paint certification addendum is not As the subject is constructed prior to 1978, it may include lead based paint. The lead based paint certification addendum is not included as the subject does not appear to be an FHA loan. There are defective paint surfaces throughout the interior. The cost to repair was included in the cost to cure below for interior painting. There are minimal defective paint surfaces on the exterior rear. A line item has been included in the cost to cure to repair exterior paint surfaces. The total cost for paint related repairs, including interior and exterior surfaces is estimated at \$4,500.

#### COST TO CURE

The subject has deferred maintenance, including the following:

#### Health/Safety

Masonry repairs Front Steps Slate in rear	\$1000 \$ 500
Electrical Service Line (per owner/ recommend inspection by expert)	\$2500
Roof (apparent leak in bedroom ceiling)	\$2500
Second floor windows (per owner/recommend inspection by expert)	\$2000
Total Health/Safety	\$8500
Cosmetic	
Drywall repairs throughout	\$2000
Interior painting throughout	\$3500
Exterior painting, first floor rear	\$1000
Refinish wood steps	\$1500
Repair broken kitchen cabinet	\$ 100
Install closet doors in three bedrooms	\$ 750
Repair damaged flooring	\$1000
Total Cosmetic	\$8850
Total Health/Safety + Cosmetic	\$18,350

#### • URAR: Reconciliation - Reconciliation and Final Value Conclusion

The Sales Comparison Approach is relied on by market participants. The Income Approach is less useful as investors tend to buy properties they can rehab and flip rather than rent out and hold as an investment. The Cost Approach is not useful as depreciation is an unreliable estimate. Comp 1 is primarily relied on as it requires the least adjustments across all factors. Comp 2 is relied on secondarily. Comp 3 is relied on least. Comp 1 is weighted 45%. Comp 2 is weighted 30%. Comp 3 is weighted 25%.

File No. 2039495466

January 1990

## **REVISED LEAD BASED PAINT CERTIFICATION - SECOND REVISION**

Defective paint surfaces are defined as cracking, scaling, chipping, peeling or loose paint surfaces on all interior and exterior surfaces on all structures which make up the subject property regardless of height.

This certification must be completed as part of all FHA appraisals on properties constructed prior to 1978.

FHA CASE NUMBER: PROPERTY ADDRESS:	4221 Fairdale Rd Philadelphia, PA 19154	
I hereby certify that the above property has been vand the following was found:	risually inspected by me on	10/21/2017
No defective paint surfaces for the control of the		
If defective paint is removed from any removal will be given by the FHA fee appraiser process and disposed of properly.		
Appraiser must transfer these narrative commare found.	nents to the Valuation Condition	Sheet, if defective paint surfaces
I estimate the cost to treat the defective paint surfa	ace is	·

Signature

Name Fred M. Taylor

Date 10/25/2017

State Certification # GA001739R

Or State License #

State

File No. 2039495466

January 1990

## **REVISED LEAD BASED PAINT CERTIFICATION - SECOND REVISION**

Defective paint surfaces are defined as cracking, scaling, chipping, peeling or loose paint surfaces on all interior and exterior surfaces on all structures which make up the subject property regardless of height.

This certification must be completed as part of all FHA appraisals on properties constructed prior to 1978.

FHA CASE NUMBER: PROPERTY ADDRESS:	4221 Fairdale Rd Philadelphia, PA 19154	
I hereby certify that the above property has been vand the following was found:	risually inspected by me on	10/21/2017
No defective paint surfaces for		
If defective paint is removed from any removal will be given by the FHA fee appraises process and disposed of properly.		
Appraiser must transfer these narrative comr are found.	nents to the Valuation Condition	Sheet, if defective paint surfaces
I estimate the cost to treat the defective paint surfa	ace is	·

Signature Name Fred M. Taylor Date 10/25/2017 State Certification # GA001739R State PA Or State License # State

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Desc

#### Case 17-00297-mdc Doc 4-1 Filed 11/03/17 Entered 11/03/17/09/40+26 Exhibit A Page 26 of 32

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### Quality Ratings and Definitions

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Lender Case No. 2039495466 Page # 27 of 32

## Case 17-00297-mdc UNIDOW 4PIRAISMILENTASITOCHA PERIODE PROBLEM 09:40:26 (Source: Fannie Republic Parismic Paris Desc

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths

# Case 17-00297-mdc UNIDOM 4PPRAISALENTASETOUSYD PEFINETINES (Source: Fannie 2 HID) PENDE Sand File Company (Source: Fann

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	
FHA		Sale or Financing Concessions Sale or Financing Concessions
	Federal Housing Authority	Sale or Financing Concessions  Garage/Carport
g	Garage	9.1
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation  Relocation Sale	Location Sale or Financing Concessions
Relo		Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
	Walk Up Basement	Basement & Finished Rooms Below Grade
wu	ייישות טף שמספווופוונ	ממספווופות ע הוווטוופע חטטוווט ספוטש עומעפ
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Lender Case No. 2039495466 Page # 29 of 32

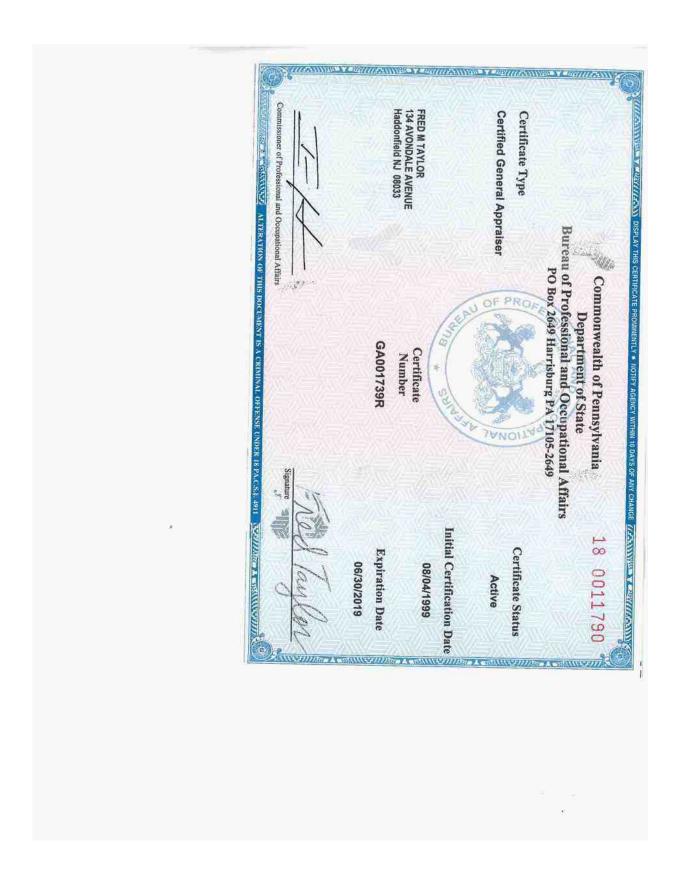
# Case 17-00297-mdc Doc 4-1 File AP1 (08 4 10 0 UM Entered 11/03/17.09 4 6 26 Desc

orro	wer Erin M. Kocotis <b>Exhibit A</b> F	Page 29 of 32
rope	rty Address 4221 Fairdale Rd	
ity	•	niladelphia State PA Zip Code 19154
.ende		
Г		
	This report was prepared under the following USPAP reporting option:	
	Appraisal Report This report was prepared in accordance wit	n USPAP Standards Rule 2-2(a).
	Restricted Appraisal Report This report was prepared in accordance wit	h USPAP Standards Rule 2-2(b).
L		
	Reasonable Exposure Time	
- 1	My opinion of a reasonable exposure time for the subject property at the market value stated in this	s report is: 3-6 months
	,,,,	<u>5-6 montris</u>
L		
Γ	Additional Certifications	
- 1	I certify that, to the best of my knowledge and belief:	
- 1		ate. About in About in About of Abric second wideling About
	I have NOT performed services, as an appraiser or in any other capacity, regarding the prope three-year period immediately preceding acceptance of this assignment.	ty that is the subject of this report within the
	unee-year period immediately preceding acceptance of this assignment.	
	I HAVE performed services, as an appraiser or in another capacity, regarding the property that	t is the subject of this report within the three-year
	period immediately preceding acceptance of this assignment. Those services are described i	n the comments below.
	- The statements of fact contained in this report are true and correct.	
- 1	- The reported analyses, opinions, and conclusions are limited only by the reported assu	Imptions and limiting conditions and are my personal, impartial, and unbiased
- 1	professional analyses, opinions, and conclusions.	
	- Unless otherwise indicated, I have no present or prospective interest in the property that	at is the subject of this report and no personal interest with respect to the parties
	involved.	
	- I have no bias with respect to the property that is the subject of this report or the partic	es involved with this assignment.
	- My engagement in this assignment was not contingent upon developing or reporting p	redetermined results.
	- My compensation for completing this assignment is not contingent upon the developm	ent or reporting of a predetermined value or direction in value that favors the cause of
	the client, the amount of the value opinion, the attainment of a stipulated result, or the oc	currence of a subsequent event directly related to the intended use of this appraisal.
	- My analyses, opinions, and conclusions were developed, and this report has been prepared	pared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	were in effect at the time this report was prepared.	
	- Unless otherwise indicated, I have made a personal inspection of the property that is t	ne subject of this report.
	- Unless otherwise indicated, no one provided significant real property appraisal assistar	ice to the person(s) signing this certification (if there are exceptions, the name of each
	individual providing significant real property appraisal assistance is stated elsewhere in the	ils report).
L		
Γ	Additional Comments	
	Additional Comments	
L		
A	PPRAISER:	SUPERVISORY APPRAISER: (only if required)
	$+ n \lambda $	
Sie	grature: Fred Taylor	Signature:
		Name:
	Trod W. Taylor	Date Signed:
		State Certification #:
	te Certification #: GA001739R State License #:	or State License #:
	ate: PA	State:
	piration Date of Certification or License: 06/30/2019	Expiration Date of Certification or License:
	ective Date of Appraisal: 10/21/2017	Supervisory Appraiser Inspection of Subject Property:
	10/2 1/2017	Did Not Exterior-only from Street Interior and Exterior

# 

The purpose of this addendum is to provide the lender/client with a	a clear and adourate understanding	the market orld od cood	tions of evalent in the subject			
neighborhood. This is a required addendum for all appraisal report						
Property Address 4221 Fairdale Rd		<sup>City</sup> Philade	Inhia	State PA	ZIP Code 191	54
Borrower Erin M. Kocotis		7 I Illiaue	рпа	IA	131	<del></del>
Instructions: The appraiser must use the information required	on this form as the basis for his/he	r conclusions, and must provid	a cunnert for those conclusions re	nardina		
		•				
housing trends and overall market conditions as reported in the Ne				Kleiil		
it is available and reliable and must provide analysis as indicated b						
explanation. It is recognized that not all data sources will be able to	o provide data for the shaded areas	below; if it is available, however	er, the appraiser must include the d	ata		
in the analysis. If data sources provide the required information as	an average instead of the median,	the appraiser should report the	available figure and identify it as ar	1		
average. Sales and listings must be properties that compete with t	the subject property, determined by	applying the criteria that would	be used by a prospective buyer of	the		
subject property. The appraiser must explain any anomalies in the	data, such as seasonal markets, ne	w construction, foreclosures,	etc.			
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
				- Increasing		Deslining
Total # of Comparable Sales (Settled)	22	17	12	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	3.67	5.67	4.00	Increasing	Stable	Declining
Total # of Comparable Active Listings	16	7	6	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.4	1.2	1.5	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	131,182	133,569	139,867	Increasing	<b>X</b> Stable	Declining
Median Comparable Sales Days on Market				Declining	Stable	Increasing
Median Comparable List Price	62	17	12		<u> </u>	
'	136,531	131,221	135,045	Increasing	Stable	Declining
Median Comparable Listings Days on Market	62	17	12	Declining	Stable	Increasing
Median Sale Price as % of List Price	96%	102%	104%	Increasing	<b>∑</b> Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No		Declining	★ Stable	Increasing
Explain in detail the seller concessions trends for the past 12 mon	ths (e.g., seller contributions increa	sed from 3% to 5%, increasing	use of buydowns, closing costs, o	ondo		
<b>1</b>	, -					
fees, options, etc.). Seller concessions a	re less than 6%.					
Are foreclosure sales (REO sales) a factor in the market?	▼ Yes No	If yes explain (including	the trends in listings and sales of	foreclosed properties)		
, ,		, , , , ,	g and a dride in notinge and outer or	iorodiodou proportido).		
There are distressed sales which have a	downward impact on	price.				
Cite data sources for above information.	11.41.0					
one data sources for above information.	ndMLS					
Summarize the above information as support for your conclusions		appraisal report form. If you u	sed any additional information, suc	h as		
	s in the Neighborhood section of the		-	h as		
Summarize the above information as support for your conclusions an analysis of pending sales and/or expired and withdrawn listings	s in the Neighborhood section of the s, to formulate your conclusions, pr	ovide both an explanation and	support for your conclusions.		r. Single family	units in
Summarize the above information as support for your conclusions an analysis of pending sales and/or expired and withdrawn listings The market data provided was determine	s in the Neighborhood section of the s, to formulate your conclusions, pr ed by criteria that woul	ovide both an explanation and d	support for your conclusions.  spective buyer of the s	subject property		
Summarize the above information as support for your conclusions an analysis of pending sales and/or expired and withdrawn listings  The market data provided was determine 19154 between \$117,000 to \$152,000. F	s in the Neighborhood section of the s, to formulate your conclusions, pr ed by criteria that woul Please note median ho	ovide both an explanation and d be used by a pros ome prices were no	support for your conclusions.  spective buyer of the set available through ma	subject property		
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#### Case 17-00297-mdc Doc 4-1 Filed 11/09/17 Entered 11/03/17 09:40:26 Desc Exhibit A Page 32 of 32



#### DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

□ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3668638-17 Renewal of: RAP3668638-16

Herbert H. Landy Insurance Agency Inc. Program Administrator:

75 Second Ave Suite 410 Needham, MA 02494-2876

Fred Taylor Item 1. Named Insured: Item 2. Address: 134 Avondale Ave. Haddonfield, NJ 08033 City, State, Zip Code: 03/25/2017 03/25/2018 Item 3. Policy Period: From (Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. S 500,000 Damages Limit of Liability - Each Claim B. S 500,000 Claim Expenses Limit of Liability - Each Claim C. S 1,000,000 Damages Limit of Liability - Policy Aggregate D. S 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. S 500 Each Claim 1,000 Aggregate Additional 0.6% NJ Guaranty Fund Surcharge \$3.44 573.00 Item 6. Premium: \$

Item 7. Retroactive Date (if applicable): 03/25/2003

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 NJ (05/13)

D42408 (05/13) D42402 (05/13) IL7324 (08/12)

Authorized Representative

D42101 (03/15) Page I of I